

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☒ 3 Valuation of Security ☐ 0 Assumption of Executory Contract or Unexpired Lease ☐ 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-30162 VFP  
FRANCIS D. AVELLA, Judge: VINCENT F. PAPALIA  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: DECEMBER 6, 2019  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: FA Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \*\*\* per MONTH to the Chapter 13 Trustee, starting on NOVEMBER OF 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: 4306 Newkirk Ave., N. Bergen, NJ

Proposed date for completion: 4/30/19 or as extended \*\*

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\*\* Completion of loan modification on or before April 30, 2019, or as extended by the Court. Debtor to make regular monthly mortgage payment (not loss mitigation payment) to lender/servicer (starting November 1, 2018 and thereafter), Specialized Loan Servicing, pertaining to this mortgage. Trustee is not to pay mortgage arrears due to Specialized Loan Servicing, pertaining to this mortgage. Mortgage arrears, due to Specialized Loan Servicing, to be addressed through loan modification.

\*\*\* i. \$5,000 paid in to date through December of 2019 (14 months);

ii. \$949 per month, starting in January of 2020 through and including April of 2020 (4 months);

iii. \$2,049 per month, starting in May of 2020 for a period of forty-two (42) months

Increase in payments premised primarily on greater rental income.

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$4,750 Balance Due Counsel (Orig. Fee)
INTERNAL REVENUE SERVICE	INCOME TAX LIABILITY	\$179.05 est.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SELECT PORTFOLIO SERVICES, INC. (BNY MELLON CREDITOR)	MORTGAGE ARREARS PRE-PETITION AND POST-PETITION RE: 1312 43RD ST., N. BERGEN, NJ	\$49,935.53 PRE-PETITION \$28,393.87 POST-PETITION; TOTAL ARREARAGE TO BE PAID OF \$78,329.40	N/A	\$78,329.40 TOTAL ARREARAGE	CONT'D Reg. Payments STARTING 12/1/19 BY DEBTOR DIRECTLY TO SELECT PORT. SERVICES

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
BANK OF AMERICA	2nd Mort. re: 4306 Newkirk	\$115,000	\$284,000	SLS IAO \$340,000	NO VALUE	N/A	NO VALUE
Crown Bank Discover Bank	Judgments against properties	\$Unknown \$8,800	Same re: Newkirk; \$470,000 as to 1312 43rd St.	Same re: Newkirk \$640,000 due to SPS as to 1312 43rd Street	NO VALUE AS TO BOTH JUDGMENTS	N/A N/A	No value as to both judgments

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
BANK OF AMERICA	2nd Mort. re: 4306 Newkirk Ave., N. Bergen, NJ	\$115,000	\$284,000	SLS IAO \$340,000	NO VALUE	\$115,000 (Entire Mortgage)
Crown Bank Discover Bank	Judgments against properties (Newkirk and 1312 43rd St.)	\$Unknown \$8,800	Same re: Newkirk property; \$470,000 as to 1312 43rd St.	Same re: Newkirk; \$640,000 due to SPS as to 1312 43rd Street, N. Bergen, NJ	NO VALUE AS TO BOTH JUDGMENTS	\$Unknown (Entire) \$8,800 (Entire)

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: OCTOBER 23, 2018.

Explain below **why** the plan is being modified:  
TO PROVIDE FOR POST-PETITION ARREARS WHICH WERE  
ADDED TO THE PLAN TO BE PAID

Explain below **how** the plan is being modified:  
THE PLAN NOW PROVIDES FOR PAYMENT OF THE  
POST-PETITION ARREARAGE ON THE MORTGAGE WITH SELECT  
PORTFOLIO SERVICES (BNY MELLON). PLAN PAYMENTS  
INCREASE TO COVER THE POST-PETITION ARREARAGE WHICH  
WAS ADDED TO THE PLAN.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: DECEMBER 6, 2019

/S/ FRANCIS D. AVELLA  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: DECEMBER 6, 2019

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Francis D Avella  
DebtorCase No. 18-30162-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 60

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db +Francis D Avella, 4306 Newkirk Avenue, Apartment#1, North Bergen, NJ 07047-2710  
 aty +Kevin McDonald, 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812  
 cr +Deutsche Bank National Trust Company, as Trustee f, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, CO 80129-2386  
 cr +Specialized Loan Servicing, LLC as servicer for De, McCalla Raymer Leibert Pierce, LLC,  
 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713  
 cr +The Bank of New York Mellon, f/k/a The Bank of New, c/o Frenkel, Lambert, Weiss, Weisman & G,  
 80 Main Street, Suite 460, West Orange, NJ 07052-5414  
 517805013 +BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070  
 517805015 +BAC Home Loan Servicing, PO Box 31785, Tampa, FL 33631-3785  
 517805016 +BAC Home Loan Servicing Inc., PO Box 650070, Dallas, TX 75265-0070  
 517805020 Bank of America, 475 Crosspoint Parkway, PO Box 9000, Getzville, NY 14068-9000  
 517805023 +Bank of America, 100 North Tron Street, Charlotte, NC 28255-0001  
 517805019 +Bank of America, PO Box 30770, Tampa, FL 33630-3770  
 517805017 +Bank of America, PO Box 660933, Dallas, TX 75266-0933  
 517805022 +Bank of America, PO Box 53137, Phoenix, AZ 85072-3137  
 517805021 +Bank of America, Attn: Recovery Department, PO Box 2278, Norfolk, VA 23501-2278  
 517805018 +Bank of America, PO Box 220411, Greensboro, NC 27420  
 517805024 +Beatrice Avella, 4306 Newkirk Avenue, Apartment#1, North Bergen, NJ 07047-2710  
 517805027 +Countrywide Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100  
 517805026 +Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694  
 517805028 +Countrywide Home Loans, Inc., PO Box 10221, Van Nuys, CA 91410-0221  
 517805029 +Crown Bank, PO Box 130, Brick, NJ 08723-0130  
 517805031 +Crown Bank, 27 Prince Street, Elizabeth, NJ 07208-3265  
 517805030 +Crown Bank, 273 Brick Boulevard, Brick, NJ 08723-7167  
 517832837 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517805037 +Hessa - Higher Education of NJ, PO Box 548, Trenton, NJ 08625-0548  
 517805038 +Higher Education, Student Assistance Authority, PO Box 528, Newark, NJ 07101-0528  
 517805039 +Hill Wallack, Attorneys At Law, 202 Carnegie Center, Princeton, NJ 08540-6239  
 517805053 +Michelle Tawil, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387  
 517805054 +Ms. Michelle Tawil, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387  
 517890483 +NJCLASS, PO Box 548, Trenton NJ 08625-0548  
 517805056 +New Jersey Higher Education, PO Box 548, Trenton, NJ 08625-0548  
 517805058 +New Jersey Higher Education, PO Box 528, Trenton, NJ 08625  
 517805057 +New Jersey Higher Education, PO Box 540, Trenton, NJ 08625-0540  
 517805055 +New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385  
 517805061 +Nicole Avella, 4306 Newkirk Avenue, North Bergen, NJ 07047-2710  
 517805062 +Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 517805063 +Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054-5020  
 517805074 +SLS, PO Box 636005, Littleton, CO 80163-6005  
 517805073 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386  
 517805072 +SLS, PO Box 11023, Orange, CA 92856-8123  
 517805080 +SPS, 10401 Deewood Parkway, Jacksonville, FL 32256-5007  
 517805086 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation,  
 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08646)  
 517805067 +Select Portfolio Servicing, 338 S. Warminster Road, One Conti Park, Suite 31,  
 Hatboro, PA 19040  
 517805075 +Specialized Loan Servicing, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
 517805077 +Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219  
 517805078 +Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005  
 517805084 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 517805082 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08646-0269  
 517805088 +Superior Court of New Jersey, Law Division, Special Civil Part, 595 Newark Avenue, Rm 711,  
 Ref # DC-008892-18, Jersey City, NJ 07306-2394  
 517805089 +Tawil Physical Therapy, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 24 2019 00:52:18 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 24 2019 00:52:14 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235517805034 E-mail/Text: mrdiscen@discover.com Dec 24 2019 00:51:05 Discover Card, PO Box 30943,  
Salt Lake City, UT 84130517805033 E-mail/Text: mrdiscen@discover.com Dec 24 2019 00:51:05 Discover Card, PO Box 30953,  
Salt Lake City, UT 84130517805032 E-mail/Text: mrdiscen@discover.com Dec 24 2019 00:51:05 Discover Card, PO Box 5014,  
Sandy, UT 84091517805035 E-mail/Text: mrdiscen@discover.com Dec 24 2019 00:51:05 Discover Card, PO Box 5021,  
Sandy, UT 84091-5021

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 60

Date Rcvd: Dec 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517805036 +E-mail/Text: mrdiscen@discover.com Dec 24 2019 00:51:05 Discover Card, PO Box 6103,  
Carol Stream, IL 60197-6103  
517805046 E-mail/Text: cio.bncmail@irs.gov Dec 24 2019 00:51:30 IRS, ACS Support - Stop 5050,  
PO Box 219236, Kansas City, MO 64121  
517805081 +E-mail/Text: jennifer.chacon@spservicing.com Dec 24 2019 00:53:32 SPS, PO Box 65250,  
Salt Lake City, UT 84165-0250  
517805064 +E-mail/Text: jennifer.chacon@spservicing.com Dec 24 2019 00:53:32 Select Portfolio Services,  
PO Box 65450, Salt Lake City, UT 84165-0450  
517805069 +E-mail/Text: jennifer.chacon@spservicing.com Dec 24 2019 00:53:32  
Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517840617 The Bank of New York Mellon, f/k/a The Bank of New  
517805014\* +BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070  
518394886\* +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
517805048\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, PO Box 219236, Kansas City, MO 64121)  
517805044\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21125,  
Philadelphia, PA 19114)  
517805045\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Insolvency Operations, PO Box 21126,  
Philadelphia, PA 19114)  
517805041\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)  
517805042\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 660169, Dallas, TX 75266)  
517805047\* +IRS, PO Box 804527, Cincinnati, OH 45280-4527  
517805049\* IRS Service Center, Holtsville, NY 00501-0002  
517805043\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517805040\* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081  
517805060\* New Jersey Higher Education, PO Box 528, Trenton, NJ 08625  
517805059\* New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385  
517805083\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08646-0245)  
517805087\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 267,  
Trenton, NJ 08695)  
517805085\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,  
Trenton, NJ 08695)  
517805065\* +Select Portfolio Services Inc., PO Box 65450, Salt Lake City, UT 84165-0450  
517805066\* +Select Portfolio Services LLC, PO Box 65450, Salt Lake City, UT 84165-0450  
517805071\* +Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450  
517805070\* +Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412  
517805076\* Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
517805079\* Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
517805025 ###Buckley Madole PC ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
517805050 ###McCalla Raymer Leibert Pierce LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
517805051 ###McCalla Raymoer Leibert Pierce ESQ, 99 Wood Avenue South, Suite 803,  
Iselin, NJ 08830-2713  
517805052 ###McCalla Raymoer Leibert Pierce LLC ESQ, 99 Wood Avenue South, Suite 803,  
Iselin, NJ 08830-2713  
517805068 ###Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 1, \* 22, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 60

Date Rcvd: Dec 23, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing as Servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 DMcDonough@flwlaw.com  
Herbert B. Raymond on behalf of Debtor Francis D Avella herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 Under the Pooling and Servicing Agreement Dated Se NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing, LLC as servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10 NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 as serviced by Specialized Loan Servicing, LLC NJ\_ECF\_Notices@mccalla.com  
Sean M. O'Brien on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 DMcDonough@flwlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10